

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
William E Zimmerle
Dawn M Zimmerle
Debtors

Case No. 19-14832-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2020.
db/jdb +William E Zimmerle, Dawn M Zimmerle, 10 Firebush Road, Levittown, PA 19056-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2020 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, pfranz@hoflawgroup.com
MICHAEL P. KELLY on behalf of Joint Debtor Dawn M Zimmerle mpkpc@aol.com, r47593@notify.bestcase.com
MICHAEL P. KELLY on behalf of Debtor William E Zimmerle mpkpc@aol.com, r47593@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
STEPHEN M HLADIK on behalf of Creditor CSMC 2018-SP3 Trust c/o Select Portfolio Servicing, Inc. shladik@hoflawgroup.com, pfranz@hoflawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | |
|------------------------------------------|---|-----------------------------|
| In Re: | : | Bankruptcy No. 19-14832-MDC |
| William E. Zimmerle and Dawn M. Zimmerle | : | Chapter 13 |
| Debtors | : | |
| | : | |
| CSMC 2018-SP3 Trust c/o Select Portfolio | : | |
| Servicing, Inc. | : | |
| Movant | : | |
| vs. | : | |
| | : | |
| William E. Zimmerle and Dawn M. Zimmerle | : | |
| Debtors/Respondents | : | |
| and | : | |
| William C. Miller, Esquire | : | |
| Trustee/Respondent | : | |

**CONSENT ORDER / STIPULATION AGREEMENT SETTLING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, upon the Motion of CSMC 2018-SP3 Trust c/o Select Portfolio Servicing, Inc. ("Creditor"/"Movant"), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d) as to certain property, 10 Firebush Road, Levittown, PA 19056 (the "Property"), it is hereby agreed as follows:

1. On December 13, 2019, Movant filed a Motion for Relief from Automatic Stay (the "Motion") against Debtors, William E. Zimmerle and Dawn M Zimmerle (hereafter, "Debtors"), as they were delinquent on their monthly post-petition mortgage payments from November 1, 2019 to Movant.
2. After the filing of the Motion, Debtors have since tendered funds to Movant to cure the post-petition arrears, and the account is currently due for the **July 1, 2020** post-petition monthly mortgage payment. Debtors agree to remain current and continue making the regular monthly mortgage payments (currently **\$1,890.05/month**) to Movant, beginning on **July 1, 2020**. In the event the regular monthly payment changes for any reason, then the amount due pursuant to this paragraph shall be adjusted accordingly.
3. Debtors shall send all payments due directly to Creditor at the address below:

**Select Portfolio Servicing, Inc.
Attn: Remittance Processing, P.O. Box 65450
Salt Lake City, UT 84165-0450**

Select Portfolio Servicing, Inc.'s loan #xxxxxx9481 must appear on each payment.

4. In the event Debtors fail to make any of the payments set forth hereinabove (or real estate taxes and/or hazard insurance when due) on or before their due dates, Creditor and/or Counsel may give Debtors and Debtors' counsel notice of the default. If Debtors do not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtors and Debtors' counsel, Creditor shall immediately have relief from the bankruptcy stay.

5. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.

6. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.

7. In the event Debtors convert to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtors fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.

8. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.

By signing this Stipulation, Debtors' Counsel represents that the Debtors are familiar with and understands the terms of this Stipulation and agrees to said terms regardless of whether the Debtors have actually signed this Stipulation. Seen and agreed by the parties on the date set forth below:

/s/ Stephen M. Hladik
Stephen M. Hladik, Esquire
Counsel for Creditor

Date: 05/04/2020



Michael P. Kelly, Esquire
Counsel for Debtors

Date: 5/4/2020

/s/ LeeAne O. Huggins No Objection

William C Miller, Esquire
Trustee

Date: 5/15/2020

AND NOW, this 20th day of May, 2020, it is hereby ORDERED that this Stipulation Agreement between the parties is hereby approved.



Honorable Magdelene D. Coleman
Chief U.S. Bankruptcy Judge